

FILED
12/4/23 3:52 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:) Case No. 21-22650-GLT
Andrew Lancos, Jr.)
Carol Ann Lancos) Chapter 13
)
) Doc.
Debtor(s).)
X Related to Docket No. 53

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay as to creditor _____
- ☒ Other: **To provide for Notice of Mortgage Payment change**

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

☐ ***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated December 16, 2021 is modified as follows:
- ☐ Amended Chapter 13 Plan dated _____ is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from **\$2,130.00** to **\$2,307.00** per month effective **December 2023**.

☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

☐ Debtor(s) shall file and serve _____ on or before _____.

☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.

☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

☐ Other: _____

The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

* **Lakeview Loan Servicing, LLC POC # 6**

An additional \$ **0.00** will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

SO ORDERED, this 4th Day of December, 2023

BY THE COURT:


Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

Dated: December 4, 2023

Stipulated by:

/s/ Edgardo D. Santillan
Edgardo D. Santillan, Esquire
Counsel for the Debtors

/s/
James Warmbrodt, Esquire
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk.

[Remainder of Page Intentionally Left Blank]

In re:
Andrew Lancos, Jr.
Carol Ann Lancos
Debtors

Case No. 21-22650-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 05, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew Lancos, Jr., Carol Ann Lancos, 109 Cristy Drive, Monaca, PA 15061-2526
cr	+ Lakeview Loan Servicing, LLC enote vesting-- Natio, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15439194	AmeriGas-Aliquippa, PO Box 371473, Pittsburgh, PA 15250-7473
15439196	+ Clearview FCU, 1453 Beers School Road, P.O. Box 1289, Moon Township, PA 15108-1289
15439201	+ Global Payments, PO Box 66118, Chicago, IL 60666-0097
15439202	Heritage Valley Health System, Sewickley Valley Hospital, 720 Blackburn Road, Sewickley, PA 15143-1498
15439205	Lakeview, PO Box 619063, Dallas, TX 75261-9063
15439210	+ M & T Bank / Lakeview, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240-0844

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 06 2023 00:41:30	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 06 2023 00:28:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15439195	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2023 00:41:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15444193	+ Email/Text: bankruptcy@clearviewfcu.org	Dec 06 2023 00:28:00	Clearview FCU, 8805 University Blvd, Moon Township, PA 15108-4212
15439197	Email/Text: documentfiling@lciinc.com	Dec 06 2023 00:27:00	Comcast, P.O. Box 173885, Denver, CO 80217-3885
15439198	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 06 2023 00:28:00	Comenity Capital Bank/Boscov, Attn: Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
15439199	Email/Text: kburkley@bernsteinlaw.com	Dec 06 2023 00:29:00	Duquense Light, Payment Processing Center, Pittsburgh, PA 15267-0001
15455808	+ Email/Text: jdryer@bernsteinlaw.com	Dec 06 2023 00:28:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15439200	+ Email/Text: ECMCBKNotices@ecmc.org	Dec 06 2023 00:28:00	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
15454640	Email/Text: ECMCBKNotices@ecmc.org	Dec 06 2023 00:28:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
15439203	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 06 2023 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

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15439204	^ MEBN	Dec 06 2023 00:20:22	KML Law Group, PC, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15439206	Email/Text: ktramble@lendmarkfinancial.com	Dec 06 2023 00:27:00	Lendmark Financial Services, LLC, 2118 Usher Stret, Covington, GA 30014
15439207	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 00:41:01	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
15441722	Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 00:41:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15439208	+ Email/Text: paparalegals@pandf.us	Dec 06 2023 00:29:00	LVNV Funding, LLC, c/o Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Ste 205, Canonsburg, PA 15317-8584
15439209	Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 00:41:12	LVNV Funding/Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
15447555	^ MEBN	Dec 06 2023 00:19:31	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15442342	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 06 2023 00:28:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15505618	Email/Text: nsm_bk_notices@mrcooper.com	Dec 06 2023 00:28:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
15439212	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 06 2023 00:41:21	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15453921	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 06 2023 00:53:38	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15439211	^ MEBN	Dec 06 2023 00:21:09	Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760
15454505	+ Email/Text: ebnpeoples@grblaw.com	Dec 06 2023 00:28:00	Peoples Natural Gas Company LLC, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15470135	Email/Text: bnc-quantum@quantum3group.com	Dec 06 2023 00:28:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15439213	+ Email/Text: ngisupport@radiusgs.com	Dec 06 2023 00:28:00	Radius Global Solutions LLC, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
15439214	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 00:41:04	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15439215	Email/Text: clientservices@sourcerm.com	Dec 06 2023 00:29:00	Source RM, 4615 Dundas Drive, Suite 102, Greensboro, NC 27407
15439217	+ Email/Text: bankruptcy@sw-credit.com	Dec 06 2023 00:28:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
15439216	Email/Text: bankruptcy@sw-credit.com	Dec 06 2023 00:28:00	Southwest Credit, 4120 International Pkwy, Suite 11000, Carrollton, TX 75007-1958
15439700	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 06 2023 00:41:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15439218	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 06 2023 00:41:30	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15439219	+ Email/Text: bankrupt-adjdept@wesbanco.com	Dec 06 2023 00:29:00	Wesbanco Bank, Inc., 1 Bank Plaza, Wheeling, WV 26003-3565

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Nationstar Mortgage, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2023 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC amps@manleydeas.com
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Edgardo D Santillan	on behalf of Debtor Andrew Lancos Jr. ed@santillanlaw.com, edscourt@debtlaw.com, edscourt@gmail.com, 650corpst304bknotbackup15009@gmail.com, eds@debtlaw.com, eds.mycemail@gmail.com, r53999@notify.bestcase.com
Edgardo D Santillan	on behalf of Joint Debtor Carol Ann Lancos ed@santillanlaw.com, edscourt@debtlaw.com, edscourt@gmail.com, 650corpst304bknotbackup15009@gmail.com, eds@debtlaw.com, eds.mycemail@gmail.com, r53999@notify.bestcase.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com, jdryer@bernsteinlaw.com, kebeck@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Matthew Fissel	on behalf of Creditor Lakeview Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC d/b/a Mr. Cooper matthew.fissel@brockandscott.com, wbecf@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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